

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18–20355–JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bedina J. Williams
dba BJ Houston Group
2 Upson Circle
Woodbury, NJ 08096

Social Security No.:
xxx–xx–4749

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/19/20
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101–2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 17, 2020
JAN: lgr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

United States Bankruptcy Court
District of New JerseyIn re:
Bedina J. Williams
DebtorCase No. 18-20355-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 132Page 1 of 4
Total Noticed: 88

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

db +Bedina J. Williams, 2 Upson Circle, Woodbury, NJ 08096-6859
 aty +Friedman Vartolo, LLP, 85 Broad St., #501, New York, NY 10004-1734
 cr +BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 cr +SPECIALIZED LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
 Suite 100, Mt. Laurel, Nj 08054-3437
 r +Sam Shepherd, Century 21 Absolute Realty, 512 W. Baltimore St.,
 Springfield, PA 19064-3520
 cr +Seterus, Inc., authorized subservicer for Federal, P.O. Box 1047, Hartford, CT 06143-1047
 lm +US Bank Trust NA as Trustee of the Lodge Series II, 1425 Greenway Dr., #400,
 Irving, TX 75038-2480
 517798323 +AR Resources Inc., 1777 Sentry Pkway W. Blue, Blue Bell, PA 19422-2206
 517546088 +Aargon Agency, Attn: Bankruptcy Department, 8668 Spring Mountain Rd,
 Las Vegas, NV 89117-4132
 517546089 +Absolute Landscaping Inc., 154 Pointers Auburn Rd., Pedricktown, NJ 08067-3020
 517798321 +Advocare Gloucester County Pediatrics, PO Box 3001, Voorhees, NJ 08043-0598
 517798322 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 517546092 +Associa Mid-Atlantic, c/o Locust Grove CFA, 14000 Horizon Way, Suite 200,
 Mount Laurel, NJ 08054-4342
 517798324 +Axis Diagnostics, Inc., 900 Town Center Drive, Suite H50, Langhorne, PA 19047-3208
 517546093 +Bank of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
 517669575 +Bay Area Credit Service, POP Box 467600, Atlanta, GA 31146-7600
 517798325 City of Philadelphia Pioneer, Lockbox #1687, PO Box 8500, Philadelphia, PA 19178-1687
 517546095 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517546096 +Experian, PO Box 4500, Allen, TX 75013-1311
 517546098 +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
 517798330 +IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
 517546099 +Ikea Muray, 2307 North Park Ave, 2nd Floor, Philadelphia, PA 19132-4512
 517798331 Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
 517798334 Jefferson Capital Systems, LLC, 12 McLeland Road, Saint Cloud, MN 56303
 517546101 +Jeffrey & Aniza Criss, 26 Buirfield Court, Blackwood, NJ 08012-5440
 517798335 +Kennedy University Hospital, 500 Marlboro Ave, Cherry Hill, NJ 08002-2054
 517664721 +Law Offices of Andrew Rochester, LLC, 1874 Route 70 East Suite 4,
 Cherry Hill, NJ 08003-2038
 517798336 +Lawn Doctor of Stratford-Turnersville, PO Box 417, Mullica Hill, NJ 08062-0417
 517546102 +Links II at Valleybrook, Re/Max Connection - Turnersville, 5100 Route 42, Suites 3& 4,
 Blackwood, NJ 08012-1749
 517798337 Medical Diagnostic Laboratories, LLC, 2439 Kuser Road, Trenton, NJ 08690-3303
 517664722 +NCCI, 14 Orchard Road Suite 200, Lake Forest, CA 92630-8313
 517798341 NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
 518298173 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
 518298174 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9741,
 Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O Box 619096, Dallas, TX 75261-9096
 518188099 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Melissa Licker,
 McCalla Raymer Leibert Pierce, LLC, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
 518254026 +Nationstar Mortgage LLC., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 517546103 +Nona L. Ostrove LLC, 1000 White Horse Rd., Suite 703, Voorhees, NJ 08043-4413
 517798344 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 517798345 Peter T. Kousoulis, DMD, PC, All Smiles Dental Implant Center, 501 South Fourth Street,
 Philadelphia, PA 19147-1506
 517546104 +Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100,
 Mount Laurel, NJ 08054-3437
 517798346 +Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
 517832839 +Puff & Cockerill LLC, 122 Delaware Street, P.O. Box 684, Woodbury, NJ 08096-7684
 517798347 +Puff & Cockerill, LLC, 122 Delaware Street, PO Box 684, Woodbury, NJ 08096-7684
 517546106 +Randolph Smith, 2307 North Park Ave., st Floor, Philadelphia, PA 19132-4512
 517663749 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: SETERUS, INC., P.O. BOX 1047, HARTFORD, CT 06143)
 517546108 +Shivers Gosnay & Greatrex LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
 517610252 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 517546109 Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
 Highlands Ranch, CO 80129-2386
 517546110 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 517798351 Tolls By Mail NY, PO Box 15183, Albany, NY 12212-5183
 518874760 +Towd Point Mortgage Trust 2020-2, U.S. Bank Natio, Serviced by Select Portfolio Servicing,,
 PO Box 65250, Salt Lake City, UT 84165-0250
 518874761 +Towd Point Mortgage Trust 2020-2, U.S. Bank Natio, Serviced by Select Portfolio Servicing,,
 PO Box 65250, Salt Lake City, UT 84165-0250, Towd Point Mortgage Trust 2020-2, U.S. B,
 Serviced by Select Portfolio Servicing,

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517546113 Township of Gloucester, Attn: Tax Office, 1261 Chews Landing Rd., Blackwood, NJ 08012
517546114 +TransUnion, PO Box 2000, Chester, PA 19016-2000
518134020 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
518134021 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
c/o BSI Financial Services 75038-2480
518856209 +U.S. Bank Trust National Association, as, Trustee of the SCIG Series III Trust,
c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
518856210 +U.S. Bank Trust National Association, as, Trustee of the SCIG Series III Trust,
c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038,
U.S. Bank Trust National Association, as 75038-248
518142423 +US Bank Trust National Association, Michelle R. Ghidotti-Gonsalves, GHIDOTTI BERGER, LLP,
1920 Old Tustin Ave., Santa Ana, CA 92705-7811
517546115 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606)
517597206 Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700
517593202 Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
517546116 +Wells Fargo Home Mor, 1100 Corporate Center Dr, Raleigh, NC 27607-5066
517546117 Wells Fargo Home Mortgage, Attn: Bankruptcy, Mac X7801-014 3476 Stateview Blvd,
Fort Mill, SC 29715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 18 2020 02:52:28 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 18 2020 02:52:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: megan.harper@phila.gov Jul 18 2020 02:53:04 City of Philadelphia,
c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580,
Municipal Services Building, Philadelphia, PA 19102
517546090 +E-mail/Text: broman@amhfcu.org Jul 18 2020 02:52:38 American Heritage Federal Credit Union,
Attn: Bankruptcy Dept., 2060 Red Lion Road, Philadelphia, PA 19115-1699
517546091 +E-mail/Text: bky@americanprofit.net Jul 18 2020 02:52:59 American Profit Recovery,
Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
517621403 +E-mail/Text: megan.harper@phila.gov Jul 18 2020 02:53:04
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
517798326 +E-mail/Text: bankruptcy@philapark.org Jul 18 2020 02:53:27 City of Philadelphia,
Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517546094 +E-mail/Text: megan.harper@phila.gov Jul 18 2020 02:53:04 City of Philadelphia,
Municipal Services Building, 1401 JFK Blvd., Philadelphia, PA 19102-1617
517664719 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 18 2020 02:53:29
Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517664720 +E-mail/Text: clientrelations@alltran.com Jul 18 2020 02:53:06
Enterprise Recovery Systems, Inc., 2000 York Road, Suite 114, Oak Brook, IL 60523-8863
517546097 E-mail/Text: MemberSolutionsBankruptcyNotification@mfscu.org Jul 18 2020 02:50:04
Franklin Mint Fcu Il, 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
517546100 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Jul 18 2020 02:51:36 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517798338 E-mail/Text: mmrgbk@miramedrg.com Jul 18 2020 02:52:30 MiraMed Revenue Group, LLC,
991 Oak Creek Drive, Lombard, IL 60148-6408
517798340 E-mail/Text: bankruptcydepartment@tsico.com Jul 18 2020 02:53:22
NCO Financial Systems, Inc., 20 East Clementon Road #102 North, Gibbsboro, NJ 08026
517664723 E-mail/Text: bankruptcy@ptlpro.com Jul 18 2020 02:50:16
Perfect Touch Landscaping and Irrigation, PO Box 564, Thorofare, NJ 08086
517546105 E-mail/Text: info@phoenixfinancialsvcs.com Jul 18 2020 02:50:19
Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236
517798348 +E-mail/Text: bkprpt@retrievalmasters.com Jul 18 2020 02:52:21
Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1615
517547460 +E-mail/PDF: gecsedirecoverycorp.com Jul 18 2020 02:54:15 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517546111 +E-mail/PDF: gecsedirecoverycorp.com Jul 18 2020 02:54:15 Synchrony Bank/Lowes,
Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518014266 +E-mail/Text: megan.harper@phila.gov Jul 18 2020 02:53:05 The City of Philadelphia,
Pamela Elchert Thurmond, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102-1617
517546112 +E-mail/Text: mdetitto@deptford-nj.org Jul 18 2020 02:53:02 Township of Deptford,
Attn: Tax Office, 1011 Cooper Street, Deptford, NJ 08096-3076
517798352 +E-mail/Text: bankruptcydepartment@tsico.com Jul 18 2020 02:53:22 Transworld Systems Inc,
507 Prudential Rd, Horsham, PA 19044-2308
517655833 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 18 2020 02:55:53 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 23

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
517798327* +City of Philadelphia, Parking Violations Branch, PO box 41819, Philadelphia, PA 19101-1819
517798328* +Credit Collection Services, Attn: Bankruptcy, 725 Canton St., Norwood, MA 02062-2679
517798329* +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
517798332* Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798333* Inspira Medical Center Woodbury, 503 N Broad Street, Woodbury, NJ 08096-1697
517798339* MiraMed Revenue Group, LLC, 991 Oak Creek Drive, Lombard, IL 60148-6408
517798342* NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517798349* +Retrieval Masters Creditors Bureau, Inc, 4 Westchester Plaza Suite 110,
Elmsford, NY 10523-1615
517798350* Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300,
Highlands Ranch, CO 80129-2386
517798320 ###Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337
517798343 ###Penn Credit Corp., PO Box 988, Harrisburg, PA 17108-0988
517546107 ###Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077

TOTALS: 0, * 10, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 17, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
Corinne Samler Brennan on behalf of Creditor Franklin Mint Federal Credit Union
csamler@klehr.com
Craig Scott Keiser on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
craig.keiser@law.njoag.gov
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK, N.A. ewassall@logs.com,
njbankruptcynotifications@logs.com
Ellen M. McDowell on behalf of Debtor Bedina J. Williams emcdowell@mcdowellllegal.com,
lwood@mcdowellllegal.com/kgresh@mcdowellllegal.com/kbrocious@mcdowellllegal.com/djamison@mcdowelllleg
al.com/cgetz@mcdowellllegal.com/r62202@notify.bestcase.com/mcdowell62202@notify.bestcase.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
bankruptcy@friedmanvartolo.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov,
Karena.Blalock@phila.gov
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor SPECIALIZED LOAN SERVICING LLC nj.bkecf@fedphe.com
Robert P. Saltzman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America dnj@pbslaw.org

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
Thomas G. Egner on behalf of Debtor Bedina J. Williams tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18